

**In the Claims:**

Please cancel claims 21 and 22, without prejudice or disclaimer.

Please amend Claims 1, 6, 12 and 20, without prejudice or disclaimer, to read as follows:

1. (Twice Amended) A method for providing a multiple-service card, the method comprising the steps of:

receiving at a service partner establishment an application for a multiple-service card from a consumer, said application comprising credit card information and service partner information, said service partner information related at least in part to membership in the service partner establishment;

communicating said credit card application information to a provider of credit services, wherein said provider of credit services is configured to thereafter determine whether or not it desires to extend credit to the consumer; and

if said provider of credit services desires to extend credit to the consumer, causing a multiple-service card to be sent to the consumer, wherein said multiple-service card is configured for providing a primary party's services and a service partner's services.

6. (Twice Amended) A method for providing a multiple-service card, the method comprising the steps of:

receiving from a service partner establishment an application for a multiple-service card from a consumer, said application comprising credit card information and membership card information, said membership card information related at least in part to membership in the service partner establishment;

determining whether or not it is desired to extend credit to the consumer;

if it is desired to extend credit to the consumer, communicating said membership card information to a provider of membership services; and

causing a multiple-service card to be sent to the consumer.